

Home Insurance Essentials

Policy Summary

Just ask



On your side

Your Policy Summary

Please read this document carefully, it is a summary of cover provided under the Nationwide Home Insurance Essentials policy. It does not show the full benefits, terms, conditions, endorsements, limits and excesses that may apply, please refer to the policy booklet and schedule for these. Where this policy summary makes reference to sections, these are the sections in the policy.

Demands and Needs

This product meets the demands and needs of someone wishing to insure their home and contents for events such as theft, fire, subsidence or flood together with those additional features or risks identified below, if selected by you. Neither Nationwide Building Society nor U K Insurance Limited has provided you with any advice or recommendation as to whether this product meets your specific insurance requirements. You should review your insurance requirements on a regular basis.

Sections 1, 2 and 3 of the home insurance policy you have purchased are underwritten by U K Insurance Limited. Sections 4 and 5 are underwritten by DAS Legal Expenses Insurance Company Limited, the legal advice service is provided by DAS Law Limited and/or a preferred law firm on behalf of DAS. Cover will run for 12 months and your policy schedule will show which of the following sections of cover you have requested.

Section 1 – Buildings cover

What is covered

- Your home and its walls, roofs, drives and patios
- Permanent fixtures such as kitchen units, bathroom fittings and fitted wardrobes
- Outbuildings including sheds and garages

What you are covered for

Loss or damage caused by:

- Fire
- Theft
- Storm or flood
- Vandalism or malicious acts
- Escape of water
- Subsidence

Additional cover included as standard

- Frost damage to water pipes and tanks.
- Physical damage to underground service drains, pipes and cables.
- The cost of repairing damage caused by the emergency services if they have to make a forced entry.
- The cost of alternative accommodation while insured repairs are carried out if your home is unfit to live in, up to £25,000.
- The cost of removing and replacing any part of the buildings to find the source of an escape of water from fixed water or heating equipment, up to £5,000.

Optional cover

- Accidental Damage cover can be added to your policy for an additional premium and provides cover for accidents like drilling into a pipe or cable, or putting your foot through the loft floor.

Summary of exclusions and limits

Your policy will not pay for the following if caused by any paying guest or tenant:

- Theft or attempted theft
- Vandalism or malicious acts
- Accidental damage

After your home has been unoccupied for more than 60 days in a row your policy will not pay for the following:

- Theft or attempted theft
- Vandalism or malicious acts
- Escape of water or oil
- Frost damage to water pipes and tanks
- Accidental damage

Domestic pets

- Your policy will not pay for accidental damage caused by domestic pets.

Escape of water

- Your policy will not pay for loss or damage caused by subsidence, heave or landslip under this section. However, you may have cover under the section 'Subsidence or heave of the site on which your home stands, or landslip'.

Excesses

The following excesses are payable in place of the policy excess:

Subsidence:

- £1,000

Escape of water:

- £350

Please refer to your policy schedule, which contains full details of the excesses that apply to your policy.

Section 2 – Contents cover

What is covered

- Household goods, including non-permanent fixtures and fittings like carpets and curtains
- Personal belongings in the home, garages and sheds

What you are covered for

Loss or damage caused by:

- Fire
- Theft
- Storm or flood
- Vandalism or malicious acts
- Escape of water
- Subsidence

Additional cover included as standard

- Contents temporarily away from the home, up to £5,000
- Replacement door locks and keys if your keys are lost or stolen up to £500
- Money in the home up to £500
- Contents in the garden up to £1,000
- Garden plants up to £1,000 (£250 for any one plant, shrub or tree)
- The cost of alternative accommodation while insured repairs are carried out if your home is unfit to live in, up to £15,000
- Cover for frozen or chilled food spoiled by fridge or freezer failure up to £300
- Cost of replacing downloaded content stored on a lost or stolen device up to £1,000
- Business equipment up to £3,000

Optional cover

- Accidental Damage cover can be added to your policy for an additional premium and provides cover for accidental breakage of items like vases and ornaments, as well as DIY disasters like spilt paint on carpets or furniture

Summary of exclusions and limits

Your policy will not pay for the following if caused by any paying guest or tenant:

- Theft or attempted theft
- Vandalism or malicious acts
- Accidental damage

After your home has been unoccupied for more than 60 days in a row your policy will not pay for the following:

- Theft or attempted theft
- Vandalism or malicious acts
- Escape of water or oil
- Contents in the garden
- Garden plants
- Frozen and chilled foods
- Accidental damage

Domestic pets

- Your policy will not pay for accidental damage caused by domestic pets

Theft from Garages and Outbuildings

- A limit of £2,500 applies in respect of any theft claim from a garage or outbuilding

Valuables in the home

- Valuables are jewellery, watches, furs, items or sets or collections of gold, silver or other precious metals, works of art, sets of stamps, coins or medals belonging to you
- Please refer to your policy schedule for details of the limit applicable to valuables under your policy
- A £2,000 single article limit applies unless the item is specified on your schedule

Excesses

The following excesses are payable in place of the policy excess:

Escape of water:

- £350

Please refer to your policy schedule, which contains full details of the excesses that apply to your policy.

Section 3 – Personal Possessions (optional extra)

What is covered

- Items designed to be worn or carried that you normally take out of the home or on holiday such as jewellery, cameras, sports equipment, pedal cycles and money

Loss or damage

What you are covered for

- Accidental loss
- Accidental damage
- Theft

Cover applies anywhere in the British Isles and for up to 60 days elsewhere in the world.

Additional cover

Extra benefits included as standard:

- Money up to £500
- Bicycles up to £500 (unless specified)

Summary of exclusions and limits

Loss or damage

Your policy will not pay for the following:

- Theft from an unattended vehicle unless it is locked and the item is contained in the closed glove compartment or locked boot and concealed from view
- Property held or used for any business
- Theft of pedal cycles when unattended and not in a locked building or immobilised by a security device
- Damage to pedal cycles whilst the cycle is being used for organised racing, pacemaking or trials
- Sports equipment while it is in use

Money

- Your policy will not pay for business money

Single article limits

- A £500 single article limit applies to pedal cycles unless specified on your schedule
- A £2,000 single article limit applies to all other items unless the item is specified on your schedule

Excesses

The contents policy excess applies to all Personal Possessions claims.

Please refer to your policy schedule, which contains full details of the excesses that apply to your policy.

Section 4 – Legal Assistance (optional extra)

What is covered

- Legal costs up to £50,000 to negotiate your legal rights in the following situations:
 - Employment contract disputes
 - Goods or services contract disputes
 - Bodily injury to you
 - Clinical negligence which causes death or bodily injury to you
 - Property disputes, including nuisance and trespass
 - Defence of prosecutions against you as an employee
 - Defence of motoring prosecutions
 - Defence of personal tax enquiries
- Plus, loss of income that you can't recover from elsewhere while attending jury service or court.

What is not covered

Your policy will not pay for:

- Any incident or matter arising before the start date of your cover.
- A claim where you have failed to notify the insurer of the insured incident within a reasonable time of it happening and where this failure adversely affects the prospects of a claim or the insurer considers their position has been prejudiced.
- Any costs and expenses you incur before the insurer has accepted your claim in writing.
- Any claim which is covered under any other insurance, including other sections of this Home Essentials Insurance policy.

Contract disputes

Building work or design, where the contract exceeds £5,000.

Reasonable Prospects

Civil claims will only be considered if it is at least 51% likely that you will recover damages, make a successful defence or appeal.

Excesses

You will have to pay the first £250 of each claim relating to legal nuisance and trespass.

Section 5 – Home Emergency (optional extra)

What is covered

Assistance for home emergencies that need immediate action by a tradesman to prevent damage or further damage to your home, make your home safe or secure and alleviate unreasonable discomfort, risk or difficulty to you.

Emergencies covered:

- Roof damage
- Plumbing and drainage problems
- Main heating system failure
- Domestic power supply failure
- Toilet unit damage or failure to the only useable toilet
- Damage to doors and windows
- Loss of keys
- Vermin infestation

The most the insurer will pay is up to £500 (inc. VAT) for callout charges, labour costs, parts and materials.

What is not covered

Your policy will not pay for:

- Any claim if the incident happened before the start date of your cover.
- Any claim which is covered under any other insurance, including other sections of this Home Essentials Insurance policy.
- Any claim if your home is unoccupied for more than 60 consecutive days
- Any costs you incur before you have notified the insurer of a home emergency
- Any normal day to day maintenance

How to make a claim

To notify us of a home insurance claim, please telephone **0800 051 0216**.

To notify us of a legal assistance claim, please telephone **0800 464 3026**.

To notify us of a home emergency claim, please telephone **0800 464 3025**.

Your right to cancel

If, after buying your policy, you decide that the cover does not meet your needs contact us on **0800 051 0243** within 14 days of receiving your documents or of the start date of the policy (whichever is later), and we will refund any premium you have paid, providing that you have not made any claim.

Optional covers can be removed at any point in your policy year and would not incur an administration fee. Removing an optional cover does not mean you need to cancel your whole policy.

If you cancel your policy after that time we will refund any premium paid for the remaining period of insurance less an administration fee, as shown in your schedule, providing that you have not made any claim during the current period of insurance.

How to complain

If you have a complaint, please call us on our priority number **0800 051 0160**. If your complaint is about a claim, contact your claims handler, whose details will be shown on your claim documents.

If you want to complain in writing please send your letter to one of the following:

- a) For complaints about claims, write to the Regional Customer Service Manager at the address shown in your claims documents.
- b) For all other complaints write to the Customer Relations Manager at Churchill Court, Westmoreland Road, Bromley, Kent BR1 1DP.

Our staff will attempt to resolve your complaint immediately. If this is not possible, we promise to acknowledge your complaint within five business days of receipt. In the unlikely event that your complaint has not been resolved within four weeks of its receipt, we will write and let you know the reasons why and the further action we will take.

If we cannot resolve the differences between you and us, you may refer your complaint to the Financial Ombudsman Service (FOS).

Their address is: Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone **0300 123 9123** or **0800 023 4567**.

You can visit the FOS website at www.fscs.org.uk

European Online Dispute Resolution Platform

If you, an individual, purchased your policy online mainly for your own private use there is now an Online Dispute Resolution (ODR) platform created by the EU Commission, which can help with resolving disputes. You can enter any complaint, other than for trade, about your policy onto the ODR. This will forward your complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. Their contact details are above, if you prefer to contact them directly. For more information about ODR please visit <http://ec.europa.eu/odr>.

Details about our regulator

Nationwide Home insurance policies are underwritten by U K Insurance Limited. Home Emergency and Legal Assistance are underwritten by DAS Legal Expenses Insurance Company Limited. U K Insurance Limited and DAS Legal Expenses Insurance Company Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration numbers 202810 (U K Insurance Limited) and 202106 (DAS Legal Expenses Insurance Company Limited).

The Financial Services Compensation Scheme

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at www.fscs.org.uk. U K Insurance Limited and DAS Legal Expenses Insurance Company Limited are members of this scheme.

Correspondence Address: Nationwide home insurance, P.O. Box 106, 37 Broad Street, Bristol BS99 7NQ.

Nationwide Home insurance is underwritten by U K Insurance Limited. Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No.1179980. Nationwide Building Society and U K Insurance Limited are both authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

Home Emergency and Legal Assistance are underwritten by DAS Legal Expenses Insurance Company Limited. The legal advice service is provided by DAS Law Limited and/or a preferred law firm on behalf of DAS. DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Head and registered office: DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Registered in England and Wales. Company Number 103274.

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